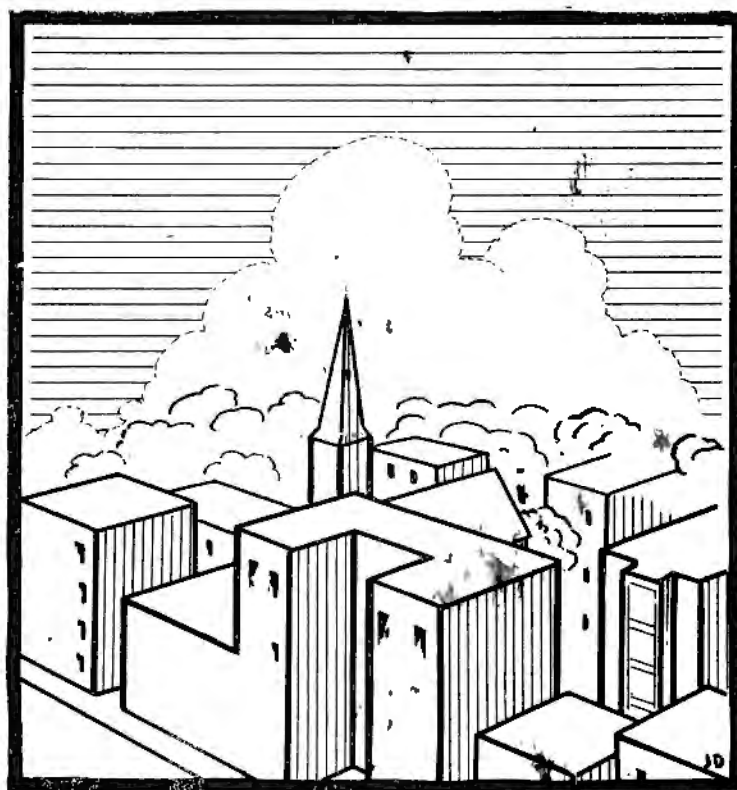




CANADA

GREATER TORONTO



HOUSING ATLAS

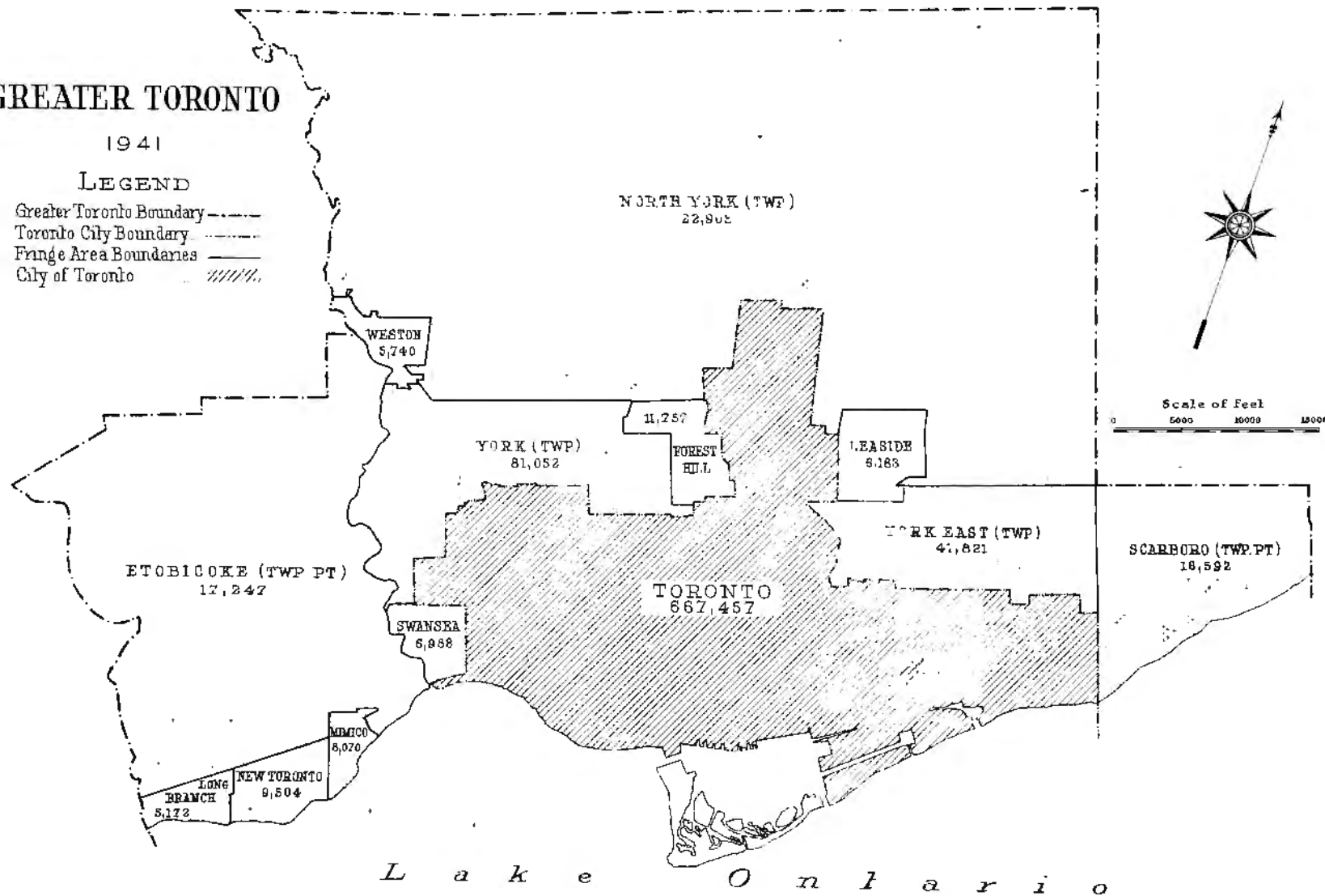
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Minister of Trade and Commerce
Ottawa
1946

GREATER TORONTO

1941

LEGEND

Greater Toronto Boundary - - - - -
Toronto City Boundary - - - - -
Fringe Area Boundaries - - - - -
City of Toronto - - - - -





TORONTO CITY ZONE MAP

Based on By-Law N^o 16253

PREFATORY NOTE

The Dominion Bureau of Statistics has based this statistical atlas upon 1941 housing census data. It is not an official publication for general distribution but has been designed rather to summarize available census data for the local study of housing in the Toronto area.

Grateful acknowledgment is due for the assistance of the Surveyor General, Department of Lands and Forests of the Province of Ontario, and the Toronto City Planning Board for special material used in the preparation of the housing maps here presented.

Herbert Marshall

HERBERT MARSHALL,
DOMINION STATISTICIAN.

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HOUSING IN TORONTO, 1941

Introductory:

In addition to the brief commentary on Toronto housing which follows, this brochure contains a statistical summary of 1941 housing data for Greater Toronto, and also a graphic record of housing within the city limits. These maps provide a basis for visualizing the housing conditions of the wage-earner group of households, i.e., those in which the household head is a wage-earner.

Changes which have taken place in Toronto since June, 1941 have changed housing conditions, so that housing census records are not completely accurate at the present time. They do give useful background material, however, on a basis sufficiently up to date to serve as a guide to intensive surveys of the housing problem. They also provide a basis of comparison with conditions in other cities; independent surveys seldom do this because of different methods, and differences in the kinds of data collected.

Comments on Toronto Housing, 1941

Statistical tables on pages 4 to 6 provide a summary of data collected during the 1941 housing census of every tenth occupied dwelling in the Toronto metropolitan area. Besides the City of Toronto proper, this area included the towns of Leaside, Mimico, New Toronto, and Weston; the villages of Forest Hill, Long Branch and Swansea; the townships of York, York East, and York North; and parts of the townships of Etobicoke and Scarborough. Apart from exceptions noted, the material in these tables covers all types of households, whereas the maps in the second section relate only to wage-earner households in the city. Households with wage-earner heads comprised 75.1 p.c. of all households in the metropolitan fringe, and 65.0 p.c. of all city households.

It has not been possible to provide separate tabular or map records for housing data in all the suburban sections of the Toronto metropolitan area. However, a brief summary of statistical material has been prepared to show differences in the characteristics of some of the more important ones, and these have been located on the frontispiece map which indicates their 1941 population.

Toronto: Income \$1,591 = \$25,800 in 2018\$ Avg Rent \$36 = \$585 in 2018\$

There is a fairly consistent relationship shown between levels of wages, rents, dwelling values, and percentages of owned homes in the 11 suburban areas for which figures have been tabulated. This relationship was particularly noticeable in the three districts with highest earnings--Forest Hill, Leaside and Swansea. Perhaps the most striking feature of the statement was the position of Forest Hill, with earnings and home values double the city average, and rents well above those of any other suburb. In 7 of the 11 suburban areas over half the households owned their own homes.

House value \$4,683 = \$76,000 20184; Forest Hill = \$205,000 2018\$

Facts Concerning Greater Toronto and Suburban Fringe, 1941

| Area | Population | Estimated Number of Households | Average Earnings of Head of Households | Average Monthly Rent | Average Value of Dwellings | Percentage of Home-Owners |
|------------------------------|------------|--------------------------------|--|----------------------|----------------------------|---------------------------|
| Toronto | 667,457 | 148,140 | \$ 1,591 | \$ 36 | \$ 4,683 | p.c. 42.3 |
| Forest Hill | 11,757 | 3,095 | 3,504 | 53 | 12,611 | 58.5 |
| Leaside | 6,183 | 1,821 | 2,412 | 47 | 6,056 | 67.8 |
| Long Branch | 5,172 | 1,343 | 1,469 | 25 | 2,932 | 54.5 |
| Mimico | 8,070 | 2,036 | 1,681 | 32 | 3,929 | 49.5 |
| New Toronto | 9,504 | 1,854 | 1,520 | 28 | 3,917 | 45.1 |
| Swansea | 6,988 | 2,001 | 2,205 | 46 | 5,538 | 60.2 |
| Weston | 5,740 | 1,490 | 1,715 | 31 | 4,583 | 56.8 |
| Scarborough Town (unincorp.) | 3,038 | 868 | 1,403 | 25 | 2,591 | 45.8 |
| York Twp. | 81,052 | 21,329 | 1,622 | 31 | 3,783 | 46.6 |
| York East Twp. | 41,821 | 10,455 | 1,405 | 27 | 3,435 | 56.8 |
| York North Twp. | 22,908 | 6,191 | 1,695 | 25 | 4,628 | 75.6 |

868,690 200,623

4.3 people / household

Description of Dwellings:

In the fringe area 75.4 p.c. of occupied dwellings were single homes, while in the city proper the percentage was 36.9. Greater Toronto had a large proportion of semi-detached houses, the percentages being 12.6 in the fringe area and 30.3 in the city. Apartments or flats made up the rest, except for a small residue of rows and terraces. In the city, 19.2 p.c. of homes were in buildings containing four or more dwellings while the corresponding fringe area percentage was 8.4. Brick was the predominant exterior building material in both the city and fringe, 85.3 p.c. and 69.6 p.c. of houses in two areas respectively, being surfaced with brick. In the fringe area 21.3 p.c. of houses were surfaced with wood, compared with 4.1 p.c. of city houses. Most of the remaining houses were surfaced with stucco. In general, homes were in good repair, with 13.0 p.c. of city homes and 15.7 p.c. of fringe area homes in need of external repair, i.e., one or more of the following required attention: foundations, outside walls, roofs, chimneys, stairways, or steps approaching the main entrance.

Dwellings in the metropolitan Toronto averaged the largest in size of any of the twelve metropolitan centres. Average number of rooms per dwelling in the fringe area was 5.4, with a corresponding city percentage of 6.1.

Description of Households:

In the housing census the household is the complete group of persons occupying a dwelling unit. Not infrequently, the household includes lodging families, and may also include two or more separate housekeeping units in the dwelling. It is the most significant unit for measurements of crowding.

Households averaged 3.8 persons in the fringe area and 4.3 persons in the city. Compared with the average number of rooms per dwelling in the two areas, 5.4 and 6.1, an overall average of more than one room per person is obtained in each case. Actually, however, because of unequal distribution of rooms, 12.4 p.c. of households in the city had less than one room per person.

Toronto ranked high among Canadian cities, both in households with lodgers and with lodging families. In the city 14.3 p.c. of households included lodgers, and 19.1 p.c. included lodging families. Corresponding fringe area proportions were 5.2 p.c. and 8.0 p.c. Even in 1941 then, there was evidence of a considerable need for new dwelling units, if each family were to live normally in a separate dwelling unit. The estimated number of lodging families in the Toronto metropolitan area in 1941 was 36,900.

Dwelling Equipment and Conveniences:

A consideration of dwelling equipment and conveniences is useful as a guide to existing housing conditions. It provides a rough basis for comparing the quality of city and fringe housing.

Ninety-seven per cent of homes in the fringe area, and 99.9 p.c. of homes in the city had running water. These high proportions were reflected in figures for toilet and bathing. In the fringe area, 88.3 p.c. of households had either a private flush toilet or access to a shared one; the corresponding city average was 99.9 p.c. Similarly, 84.7 p.c. of fringe area householders had either a private bath or shower or use of a shared one, compared with 98.0 p.c. of city area householders. Proportions of shared toilet and bathing facilities were considerably higher in the city area than in the fringe, reflecting the larger percentage of lodging families in that area.

Hot air furnaces provided the most usual source of heat in both city and fringe dwellings, 49.9 p.c. of dwellings in the former area, and 45.9 p.c. of dwellings in the latter being so heated. Steam or hot water heating was a fairly close second in both areas, being used in 43.7 p.c. of city homes and 39.9 p.c. of fringe area homes. Stoves were used to heat the remaining dwellings.

Gas or electricity was used for cooking in 89.3 p.c. of fringe area homes and 96.4 p.c. of city homes. Practically all metropolitan homes were equipped with electricity. Refrigeration facilities were quite good, only 11.8 p.c. of fringe homes and 11.5 p.c. of city homes being without refrigeration of any type.

A further index of economic status is provided by proportions of dwellings with radio, vacuum cleaner, telephone, and automobile. Toronto stood highest among the twelve metropolitan centres in respect to these conveniences. In the city 25.4 p.c. of households had all four, while only 3.4 p.c. had none; corresponding fringe area percentages were 28.1 and 2.2. The city proper led in proportions of households with telephone and vacuum cleaners, while the fringe area led in automobiles and radios.

Owner-Occupied Homes--Value, Mortgage Outstanding, Taxes:

Average values of owner-occupied homes were comparatively high. The average for the fringe area was \$4,683 and for the city proper, \$4,620. Both the number of homes mortgaged, and the amount of the average mortgage corresponded with the high value of the owned homes. In the city proper 59.5 p.c. of homes were mortgaged for amounts which averaged \$2,321. Corresponding fringe area figures were 67.3 p.c. and \$2,497. Interest rates were comparatively low, averaging 5.5 p.c. in the fringe area and 5.7 p.c. in the city. Annual tax payments averaged \$111 in the fringe area and \$135 in the city.

Rents:

Toronto is a high rent area in line with the large size and high value of homes. Average rents in 1941 were \$31 in the fringe area and \$36 in the city. The distribution of rents was rather widely scattered, particularly in the fringe area. In the metropolitan area, 38.7 p.c. paid rents of \$35 or more.

Earnings of Wage-Earner Families:

Wage-earner families, as noted earlier, comprised 75.1 p.c. of all households in the metropolitan fringe and 65.0 p.c. of city households. Since they form such a large proportion of all households, the earnings of wage-earner families are useful as an index of income levels. Earnings of wage-earner family heads averaged \$1,697 in the fringe area and \$1,591 in the city. Although these earnings are relatively high, more than half the household heads in the Toronto metropolitan district earned less than \$1,500 in 1941.

Tenant Rent-Earnings Relationships:

Regardless of whether homes are to be built for renting or for sale, relationships between rent and earnings are an important consideration. One-fifth of income is a reasonable maximum proportion which can be devoted to shelter costs for families with incomes under \$2,000, without skimping on food or other living requirements. Any considerable proportion of households paying more than this fraction provides evidence of financial strain and may be an indication of malnutrition or crowding.

To get a clear-cut picture of relationships between earnings and rents from 1941 census records, it is necessary to limit considerations to single family wage-earner households. Wage-earner single family tenant households in the Toronto metropolitan area numbered approximately 70,300 out of a total of about 107,200 tenant households of all kinds. The over-all total included approximately 19,200 tenant households containing two or more families, a group in which rent-earnings relationships are typically less satisfactory than for the single family type.

In the Toronto metropolitan area, one-third of wage-earner families received \$1,200 or less in 1941, while another third received from \$1,201 to \$2,000. Family earnings averages in the lower and middle thirds of the wage-earner group amounted to \$826 and \$1,549 respectively. These figures are of special significance in considering the distribution of rents in the lower and middle third earnings groups.

Proportions of Single Family Wage-Earner Households in the Lower- and Middle-Third
Family Earnings Groups Paying Specified Rents, Toronto, 1941.

| <u>Monthly Rent</u> \$ | <u>Lower-Third</u> <u>Wage-Earner Families</u> | <u>Middle-Third</u> <u>Wage-Earner Families</u> |
|---|---|--|
| | (Percentages of Families) | |
| - 20 | 28.9 | 10.2 |
| 20 - 34 | 55.3 | 61.5 |
| 35 + | 15.8 | 28.3 |
| Estimated Number of Single Family Households | <u>23,400</u> | <u>23,400</u> |

Families with average income of \$826 cannot afford monthly shelter costs averaging more than \$13.77, if one-fifth of income be accepted as the upper limit which may reasonably be devoted to shelter. Likewise, families with average income of \$1,549 can afford monthly shelter costs averaging not more than \$25.82.

Actually, only 5.7 p.c. of tenants in the lower-third of the Toronto family earnings range (\$1,200 or less) were paying rents they could afford. The other 94.3 p.c. were exceeding 20 p.c. of their income on rents. Conditions in the middle earnings group were considerably better but even 57.5 p.c. were paying out more than 20 p.c. of their income on shelter.

Family income tends to average slightly higher than actual earnings but the difference is characteristically small. Allowing for this, and also for a possible understatement of earnings to census enumerators, it is still clear that many tenant households in Toronto were paying higher rents than a normal distribution of income would dictate.

HOUSING DATA - GREATER TORONTO, 1941

C. - City Proper.
F. - Metropolitan Fringe.
M.A. - Metropolitan Area.

| MONTHLY RENTALS | | | | VALUE OF OWNER-OCCUPIED HOMES | | | | ANNUAL MORTGAGE PAYMENTS* ON OWNER-OCCUPIED HOMES | | | | | | |
|--|---------------------|------|------|--|---------------------|------|------|---|---------------------|------|------|--------|--------|--------|
| Amount \$ | Percentage of Homes | | | Value \$ | Percentage of Homes | | | Amount \$ | Percentage of Homes | | | | | |
| | C. | F. | M.A. | | C. | F. | M.A. | | C. | F. | M.A. | | | |
| 0 | 1.2 | 1.7 | 1.3 | 1 - 999 | .5 | 2.9 | 1.4 | 1 - 499 | 93.9 | 69.2 | 92.2 | | | |
| 1 - 9 | .4 | 1.2 | .6 | 1000 - 1999 | 4.7 | 11.1 | 6.9 | 500 - 999 | 5.3 | 9.6 | 6.9 | | | |
| 10 - 14 | 2.4 | 6.3 | 3.3 | 2000 - 2999 | 16.4 | 20.2 | 17.7 | 1000 - 1499 | .4 | 1.0 | .6 | | | |
| 15 - 19 | 7.3 | 13.3 | 8.7 | 3000 - 3999 | 28.6 | 22.5 | 26.5 | 1500 - 1999 | .2 | .2 | .2 | | | |
| 20 - 24 | 12.0 | 16.3 | 13.0 | 4000 - 4999 | 20.7 | 14.1 | 18.4 | 2000 + | .2 | - | .1 | | | |
| 25 - 29 | 18.2 | 17.4 | 18.1 | 5000 - 5999 | 11.0 | 8.7 | 10.2 | Average Payments*... \$220. \$251. \$231. | | | | | | |
| 30 - 34 | 17.6 | 12.2 | 16.3 | 6000 - 6999 | 6.2 | 6.6 | 6.4 | *Includes both interest and principal. | | | | | | |
| 35 - 39 | 13.8 | 12.0 | 13.4 | 7000 - 7999 | 3.7 | 3.3 | 3.5 | MORTGAGE INTEREST RATES ON OWNER-OCCUPIED HOMES (on Mortgages Outstanding) | | | | | | |
| 40 - 49 | 13.6 | 11.1 | 13.0 | 8000 - 10999 | 4.9 | 6.3 | 5.4 | Rate | Percentage of Homes | | | | | |
| 50 - 59 | 7.1 | 4.7 | 6.5 | 11000 - 15999 | 2.3 | 2.4 | 2.3 | C. | F. | M.A. | | | | |
| 60 + | 6.4 | 3.8 | 5.8 | 16000 + | 1.0 | 1.9 | 1.3 | 4 per cent | 1.0 | 1.9 | 1.3 | | | |
| Total Rented Dwellings85,408 26,831 112,239 | | | | Total Owned Dwellings62,732 32,694 95,426 | | | | 5 " " | | | | 49.6 | 59.5 | 53.4 |
| Average Monthly Rent \$ 36. \$ 31. \$ 35. | | | | Average Value\$4,683 \$4,620 \$4,661 | | | | 6 " " | | | | 30.5 | 23.1 | 27.7 |
| PERCENTAGE OF ALL TENANT HOMES FOR WHICH RENT INCLUDES SPECIFIED SERVICES | | | | MORTGAGE OUTSTANDING ON OWNER-OCCUPIED HOMES | | | | 7 " " | | | | 18.7 | 14.7 | 17.2 |
| Service | Percentage of Homes | | | Amount | Percentage of Homes | | | 8 " " | | | | .1 | .7 | .3 |
| | C. | F. | M.A. | \$ | C. | F. | M.A. | 9 " " | | | | - | - | - |
| Use of Furniture | 3.0 | 1.0 | 2.5 | 1 - 999 | 12.7 | 14.8 | 13.5 | 10 + | | | | .1 | .1 | .1 |
| Heat | 36.9 | 25.3 | 34.2 | 1000 - 1999 | 29.4 | 23.2 | 27.1 | Average Rate - Per Cent | | | | 5.7 | 5.5 | 5.6 |
| Garage | 29.1 | 48.2 | 33.6 | 2000 - 2999 | 30.5 | 27.6 | 29.4 | ANNUAL TAX PAYMENTS ON OWNER-OCCUPIED DWELLINGS | | | | | | |
| TENURE | | | | | | | | Amount | Percentage of Homes | | | | | |
| | Percentage of Homes | | | | | | | \$ | C. | F. | M.A. | | | |
| | C. | F. | M.A. | | | | | 1 - 199 | 84.0 | 90.7 | 86.3 | | | |
| Owner-Occupants... | 42.3 | 54.9 | 47.1 | | | | | 200 - 399 | 13.1 | 7.8 | 11.3 | | | |
| Tenant-Occupants.. | 57.7 | 45.1 | 52.9 | | | | | 400 - 599 | 2.1 | 1.3 | 1.8 | | | |
| | | | | | | | | 600 - 799 | .5 | .1 | .3 | | | |
| | | | | | | | | 800 - 999 | .2 | .1 | .2 | | | |
| | | | | | | | | 1000 - 1199 | .1 | - | .1 | | | |
| | | | | | | | | 1200 + | - | - | - | | | |
| | | | | | | | | Average Payments.. | | | | \$136. | \$111. | \$127. |
| Total Number of Occupied Dwellings148,140 59,525 207,665 | | | | Estimated Number of Owner-Occupied Homes Mortgaged ...37,300 22,000 59,300 | | | | | | | | | | |
| | | | | Average Amount\$2,321. \$2,497. \$2,387. | | | | | | | | | | |
| | | | | Percentage of Owner-Occupied Homes Mortgaged ... 59.5 67.3 62.2 | | | | | | | | | | |

C. - City Proper.
F. - Metropolitan Fringe.
M.A. - Metropolitan Area.

6.

HOUSING DATA - GREATER TORONTO, 1941

| ROOMS PER DWELLING - ALL DWELLINGS | | | | PERSONS PER HOUSEHOLD - ALL HOUSEHOLDS | | | |
|---|--------------------------|------|------|--|--------------------------|------|------|
| No. of Rooms | Percentage of Dwellings | | | No. of Persons | Percentage of Households | | |
| | C. | F. | M.A. | | C. | F. | M.A. |
| 1 | 1.0 | .3 | .9 | 1 | 4.3 | 2.3 | 3.7 |
| 2 | 2.7 | 1.0 | 2.2 | 2 | 18.0 | 21.7 | 19.0 |
| 3 | 7.8 | 6.3 | 7.7 | 3 | 20.2 | 25.0 | 21.7 |
| 4 | 8.7 | 17.7 | 11.3 | 4 | 19.9 | 22.2 | 20.5 |
| 5 | 13.3 | 25.9 | 16.9 | 5 | 14.1 | 14.0 | 14.1 |
| 6 | 34.9 | 30.8 | 33.8 | 6 | 9.4 | 7.9 | 8.9 |
| 7 | 11.3 | 8.3 | 10.5 | 7 | 5.7 | 3.9 | 5.2 |
| 8 | 11.3 | 3.7 | 9.1 | 8 | 3.2 | 1.6 | 2.7 |
| 9 | 4.5 | 1.8 | 3.7 | 9 | 2.1 | .7 | 1.7 |
| 10 | 2.4 | 1.3 | 2.1 | 10 | 1.2 | .4 | 1.0 |
| 11 + | 2.4 | .9 | 1.9 | 11 | .7 | .2 | .6 |
| | | | | 12 + | 1.2 | .2 | .9 |
| Number of Dwellings148,140 | | | | Number of Households148,140 | | | |
| Average Number of Rooms 6.1 | | | | Average Number of Persons 4.3 | | | |
| | | | | | | | |
| PROPORTION OF DWELLINGS IN BUILDINGS WITH SPECIFIED NUMBERS OF DWELLING UNITS | | | | YEARS IN PRESENT DWELLING - ALL HOUSEHOLDS | | | |
| Dwelling Units per Building | Percentage of Households | | | Years | Percentage of Households | | |
| | C. | F. | M.A. | | C. | F. | M.A. |
| 1 | 39.2 | 75.6 | 49.8 | Under 1 Year | 4.3 | 6.5 | 4.9 |
| 2 | 36.0 | 15.3 | 30.0 | 1 | 16.4 | 21.8 | 18.1 |
| 3 | 5.6 | .8 | 4.2 | 2 | 10.3 | 10.5 | 10.3 |
| 4 - 10 | 10.7 | 3.0 | 8.4 | 3 | 8.0 | 8.1 | 8.0 |
| 11 - 15 | 1.6 | .5 | 1.3 | 4 | 5.6 | 6.7 | 5.9 |
| 16 + | 6.9 | 4.9 | 6.3 | 5 | 5.5 | 5.0 | 5.3 |
| | | | | 6 - 10 | 15.2 | 14.4 | 15.1 |
| Number of Dwellings 148,140 | | | | 11 - 15 | 10.4 | 10.0 | 10.3 |
| | | | | 16 - 20 | 10.7 | 9.3 | 10.3 |
| | | | | 21 - 30 | 10.3 | 6.7 | 9.2 |
| | | | | 31 + | 3.3 | 1.0 | 2.6 |
| | | | | | | | |
| | | | | Number of Households148,140 | | | |
| | | | | Average Number of Years 9.3 | | | |
| | | | | | | | |
| HEATING SYSTEM - ALL DWELLINGS | | | | COOKING FUEL - ALL DWELLINGS | | | |
| Kind | Percentage of Dwellings | | | Kind | Percentage of Dwellings | | |
| | C. | F. | M.A. | | C. | F. | M.A. |
| Steam or Hot Water | 43.7 | 39.9 | 42.6 | Gas or Electricity | 96.4 | 89.3 | 94.4 |
| Hot Air | 49.9 | 45.9 | 48.7 | Wood | 1.4 | 3.5 | 2.0 |
| Stove | 6.4 | 14.2 | 8.7 | Coal | 2.0 | 6.1 | 3.2 |
| | | | | Coal Oil or Other | .2 | 1.1 | .4 |
| Number of Dwellings148,140 | | | | Number of Dwellings 148,140 | | | |
| | | | | | | | |

SUMMARY OF CONDITIONS AND CONVENIENCES

| Dwellings | Percentage of Dwellings | | |
|-----------------------------------|-------------------------|------|------|
| | C. | F. | M.A. |
| 1. Needing external repair | 13.0 | 15.7 | 13.8 |
| 2. With electric lighting | 99.7 | 99.2 | 99.5 |
| 3. With running water | 99.9 | 97.0 | 99.1 |
| 4. With mechanical refrigeration | 44.4 | 42.1 | 43.7 |
| 5. With ice refrigeration | 44.0 | 45.9 | 44.5 |
| 6. With gas or electric cooking | 96.4 | 89.3 | 94.4 |
| 7. With private flush toilet | 93.2 | 83.1 | 83.2 |
| 8. With shared flush toilet | 16.7 | 5.2 | 13.3 |
| 9. With private bathtub or shower | 81.4 | 79.4 | 80.9 |
| 10. With shared bathtub or shower | 16.6 | 5.3 | 13.3 |
| 11. With telephone | 73.2 | 58.7 | 69.0 |
| 12. With electric vacuum cleaner | 50.3 | 50.0 | 50.2 |
| 13. With automobile | 38.4 | 56.0 | 43.5 |
| 14. With radio | 93.1 | 95.4 | 93.8 |
| 15. With 11, 12, 13 and 14 above | 25.4 | 28.1 | 26.3 |

HOUSING DATA GREATER TORONTO, 1941

OCCUPATIONAL STATUS OF HOUSEHOLD HEADS

| Status | Percentage of Households | | |
|--------------------|--------------------------|------|------|
| | C. | F. | M.A. |
| Wage-Earner | 55.0 | 75.1 | 67.9 |
| Own Account | 11.9 | 9.4 | 11.2 |
| Employer | 3.2 | 3.7 | 3.3 |
| Retired | 7.4 | 5.3 | 6.8 |
| No Pay | - | - | - |
| Other Income | .9 | .4 | .8 |
| Homemaker | 11.6 | 6.1 | 10.0 |

Total Number of Households ... 148,140 59,525 207,665

HOUSEHOLDS WITH SPECIFIED NUMBER OF LODGERS

| Lodgers | Percentage of Households | | |
|-----------|--------------------------|------|------|
| | C. | F. | M.A. |
| 1 | 60.2 | 75.5 | 62.2 |
| 2 | 18.1 | 17.4 | 18.0 |
| 3 + | 21.7 | 7.1 | 19.8 |

Estimated Number of Households
 with Lodgers 21,200 3,100 24,300

HOUSEHOLDS WITH SPECIFIED NUMBER OF LODGING FAMILIES

| Lodging Families | Percentage of Households | | |
|------------------|--------------------------|------|------|
| | C. | F. | M.A. |
| 1 | 86.3 | 96.2 | 87.8 |
| 2 | 11.2 | 3.4 | 10.0 |
| 3 + | 2.5 | .4 | 2.2 |

Estimated Number of Households
 with Lodging Families 28,300 4,800 33,100

EARNINGS PER PERSON IN RELATION TO CROWDING FOR
 SINGLE WAGE-EARNER FAMILIES
 (City Proper)

| Earnings per Person \$ | Average Number of Rooms per Person |
|------------------------------|---------------------------------------|
| 0 - 99 | 1.1 |
| 100 - 199 | 1.0 |
| 200 - 299 | 1.1 |
| 300 - 399 | 1.3 |
| 400 - 499 | 1.4 |
| 500 - 599 | 1.6 |
| 600 - 699 | 1.6 |
| 700 - 799 | 1.8 |
| 800 - 899 | 1.9 |
| 900 - 999 | 1.9 |
| 1000 + | 2.1 |

* Family Earnings divided by total persons in family.

ANNUAL EARNINGS OF WAGE-EARNER FAMILY HEADS
(Metropolitan Area)

| Amount \$ | Percentage of Families | | |
|-------------------|------------------------|------|------|
| | C. | F. | M.A. |
| 0 - 499 | 9.1 | 6.7 | 8.3 |
| 500 - 999 | 15.9 | 11.6 | 14.5 |
| 1000 - 1499 | 31.7 | 33.9 | 32.5 |
| 1500 - 1999 | 20.6 | 23.5 | 21.5 |
| 2000 - 2499 | 10.2 | 11.2 | 10.5 |
| 2500 - 2999 | 4.1 | 4.4 | 4.2 |
| 3000 - 3999 | 4.8 | 4.5 | 4.7 |
| 4000 - 4999 | 1.7 | 1.8 | 1.7 |
| 5000 - 5999 | .9 | .8 | .9 |
| 6000 + | 1.0 | 1.6 | 1.2 |

Estimated Number of Families 94,800 43,800 138,600
 Average Earnings \$1,591. \$1,697 \$1,625

ANNUAL EARNINGS OF WAGE-EARNER FAMILY HEADS
(City Proper)

| Amount \$ | Percentage of Families | | |
|-------------------|------------------------|---------|-------|
| | Owners | Tenants | Total |
| 0 - 499 | 6.4 | 10.6 | 9.1 |
| 500 - 999 | 13.7 | 17.3 | 15.9 |
| 1000 - 1499 | 27.6 | 34.1 | 31.7 |
| 1500 - 1999 | 23.4 | 19.0 | 20.6 |
| 2000 - 2499 | 12.6 | 8.9 | 10.2 |
| 2500 - 2999 | 5.1 | 3.4 | 4.1 |
| 3000 - 3999 | 6.0 | 4.1 | 4.8 |
| 4000 - 4999 | 2.2 | 1.4 | 1.7 |
| 5000 - 5999 | 1.4 | .5 | .9 |
| 6000 + | 1.6 | .7 | 1.0 |

Estimated Number of Families .. 35,300 59,500 94,800
 Average Earnings \$1,793 \$1,471 \$1,591

RELATION OF CROWDING TO EARNINGS OF HOUSEHOLD HEADS
(City Proper)

| Amount \$ | All Wage-Earner Families p.c. | Wage-Earner Households with less than 1 Room per Person p.c. |
|-------------------|--|---|
| | | |
| 0 - 499 | 9.1 | 15.8 |
| 500 - 999 | 15.9 | 25.3 |
| 1000 - 1499 | 31.7 | 36.5 |
| 1500 - 1999 | 20.6 | 15.6 |
| 2000 - 2499 | 10.2 | 4.5 |
| 2500 - 2999 | 4.1 | .9 |
| 3000 - 3999 | 4.8 | 1.2 |
| 4000 - 4999 | 1.7 | .1 |
| 5000 - 5999 | .9 | - |
| 6000 + | 1.0 | - |

Average Earnings \$1,591. \$1,116.

TORONTO HOUSING MAPS

The usefulness of housing census maps depends upon a clear understanding of the material they represent, and the method of presentation. These maps have not the precision of material obtained from a complete survey; as already noted, they have been based upon records from every tenth wage-earner household in the area. Census sub-divisions are the smallest unit available for analysis of housing census data. These areas generally include several blocks grouped without regard to housing conditions, so that the boundaries of conditions indicated are likely to be approximate.

The shading of the maps is based upon certain characteristics of wage-earner families in each area. Wage-earner families, i.e., those whose chief bread winner receives a salary, wages upon a rate or piece-work basis, or works upon a commission basis, usually form a preponderant proportion of all households. These families will ordinarily live in homes commensurate with the income they receive. The third map is of special significance since it indicates the proportion of wage-earner households in each sub-district. Other maps should be studied in relation to this one, and to the map showing population density which is based on the total population regardless of household type.

Considerable proportions of any large city are non-residential, and the character of adjacent residential areas is influenced by the land use of these non-residential sections. A distinction has been made, therefore, between sections which are primarily residential, non-residential, and parks and non-occupied areas. The population density map shows that many people live in non-residential areas. Land marked as park areas may not represent formal parks, but also includes play fields and extensive open space around institutions such as hospitals, convents, etc.

Comment on Individual Maps

1. Reference Map - This map has been prepared to show transportation routes, and the location of primary schools, both of which have a direct bearing upon the housing problem. Names of some of the principal streets have been listed for reference purposes.
2. Population Density - Each dot represents 100 persons. There is no significance in the exact position of the dots, but the total number within a sub-district is significant, and serves to indicate clearly the congested areas, and the more sparsely populated areas.
3. Proportion of Wage-Earner Households - Since all subsequent maps are based only upon records for wage-earner households, it is important to have a correct impression of the proportions of wage-earner households in each area. Wage-earner households comprise at least 40 p.c. of the total in almost all Toronto residential areas.
4. Crowding - Study of this map particularly in relation to population density, and the occurrence of two or more family households is suggested. Any household with less than one room per person is considered to be crowded. For example, 4 persons in a 4-room dwelling would have to sleep two to a room in order to have a kitchen and one other room free for living purposes; another person in this home would produce crowding in either sleeping or living space.
5. Households with Two or More Families - Two or more families living in a dwelling originally meant for one family represents an unsatisfactory housing condition, which may be due either to poverty or lack of space. It is not uncommon for single families to have sufficient means to provide for a small, low rent dwelling without being able to secure one. Their only alternative is to share a higher rent dwelling with another family.
6. Prevailing Family Earnings Levels - Family earnings are closely related to housing and living standards. Family earnings include the total annual earnings of all members of private families, but exclude those of lodgers or domestics. Rent from boarders or lodgers is not counted as earnings. In households of two or more families, only the earnings of the principal family are counted, all sub-tenant family earnings being excluded. (See definition of wage-earner.)

7. Levels of Housing and Living Conveniences - Accurate criteria for judging the quality of housing accommodation are extremely difficult to determine. This map has been based on information about the dwelling and about living conveniences available to the household. The large number of factors employed has necessitated a complicated system of combinations in order to allocate all dwellings into six groups. The reasonableness of this grouping, however, is supported by the close relationship between this map and the previous one based on family earnings. Factors considered in establishing the six groups were: condition of external repair, plumbing facilities, electric lighting, cooking and refrigeration facilities, vacuum cleaner, telephone and automobile.

Group 1 includes nothing but dwellings which are almost certainly below acceptable housing standards. All such dwellings were defective either with regard to condition of repair or plumbing, and occupant households possessed none of the usual city conveniences such as electric or gas cooking stoves, or refrigerators; neither had they vacuum cleaners, telephones, or automobiles. Group 2 was only slightly better, including many buildings in need of repair, or without standard plumbing, but with a few conveniences. Groups 3, 4 and 5 are similar, but not until Group 5 is reached, are dwellings always satisfactory so far as external repairs and plumbing are concerned, although many households in Groups 3 and 4 have most of the conveniences noted above. Group 6 has all conveniences, satisfactory condition of repair, and standard plumbing. Family earnings averages in Ontario for the six levels of housing and living conveniences were as follows in 1941.

| | \$ | | \$ |
|---------------|-------|---------------|-------|
| Level 1 | 1,083 | Level 4 | 1,708 |
| " 2 | 1,200 | " 5 | 1,832 |
| " 3 | 1,454 | " 6 | 2,497 |

8. Low Rent Dwellings - This map shows the proportion of dwellings in each area renting for less than \$20 a month. Such dwellings are most prevalent in crowded areas with low levels of housing and conveniences.

9. Owner-Occupied Homes - This map may be used for two purposes. The shading for tenant-occupied dwellings would be roughly reversed from that shown for owner-occupied dwellings. Tenure, earnings, and standard maps show generally similar patterns.

Definitions for Statistical Tables




1. Dwelling - The dwelling may be considered as the home of the household. It must be structurally separate but may be a single house, apartment, one section of a semi-detached house, etc. Dwelling, dwelling unit, and home are used interchangeably.
2. Household - For purposes of housing analysis, all persons sleeping in a dwelling unit are considered as members of the same household. The housing census household, therefore, is a broader unit than the household as defined by a population census. The latter considers a household to be a person or group of persons living as a separate house-keeping unit. The housing census household adds to this, the multiple family groups in which each one maintains separate living and eating quarters in the same dwelling. Two or more families may live this way in a single house which has not been partitioned off into flats or apartments.
3. Family Earnings - This term is applied to the total wages received in the year ending June 2, 1941, by parents and children of private families whose head is a wage-earner. Averages of family earnings give a useful index of income levels in urban areas, since families of this type comprise nearly 68 p.c. of all urban households. It will be noted that family earnings exclude the income of lodgers and servants living with wage-earner families, and that the sum of family wages may be something less than the total of family income from all sources. The latter difference is usually small.
4. Value of Homes - This is the owner's estimate of the market value of the home on June 2, 1941.
5. External Repairs - Enumerators were asked to consider the following defects under the heading of external repairs: (1) cracked or leaning exterior walls; (2) shingled roofs with warped or missing shingles; (3) chimneys cracked or with missing bricks; and (4) unsafe outside steps or stairways.
6. Homemaker - A woman responsible for the domestic management of a home, but not receiving salary or wages.

GREATER TORONTO

1941

REFERENCE MAP

LEGEND




- Schools
- I Institutions
- Car Lines
- - - Bus Lines
- G.P. Government Properties
-  Commercial and Industrial
-  Parks [areas]
-  Non-occupied areas

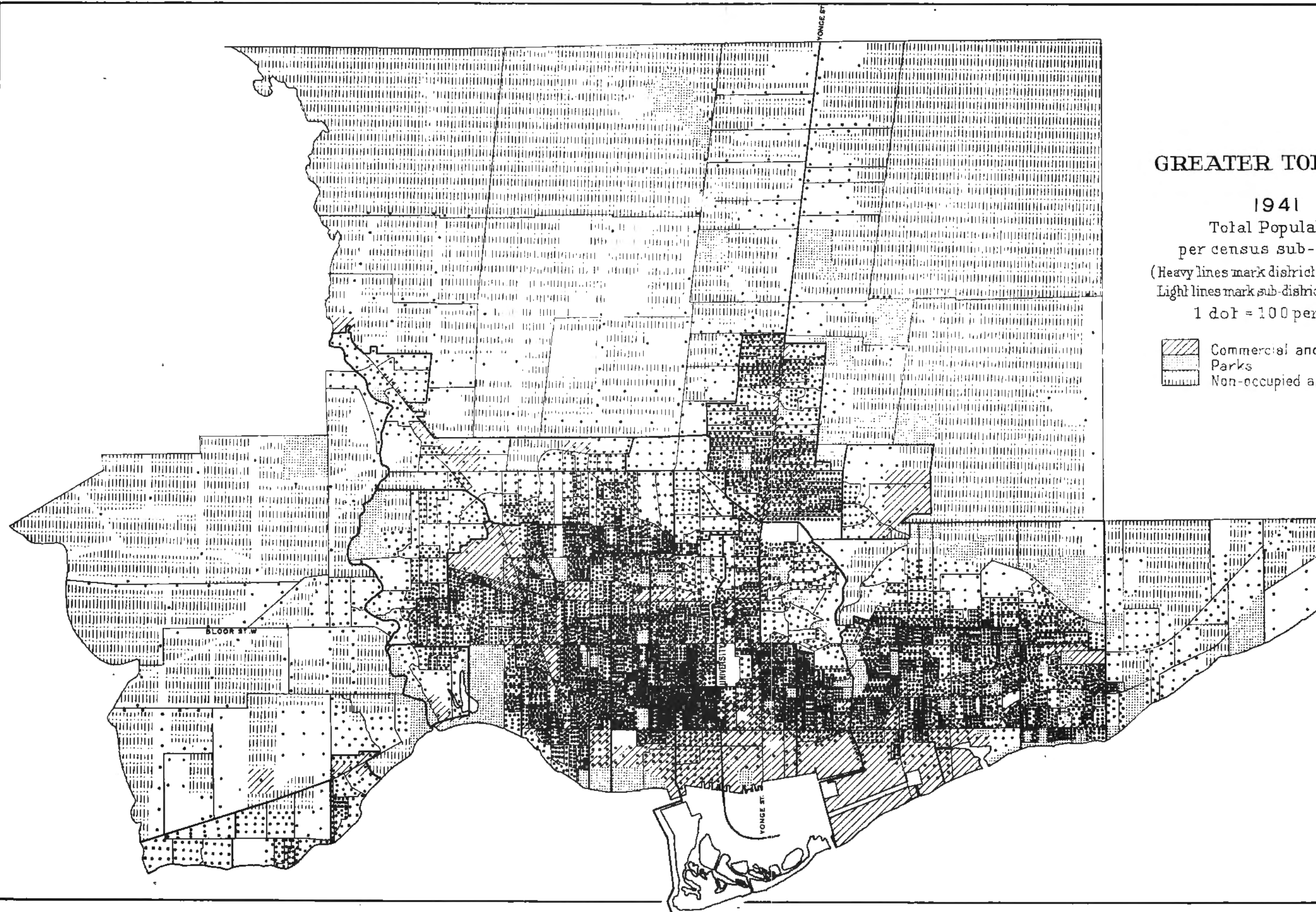


GREATER TORONTO

1941

Total Population
per census sub-district
(Heavy lines mark district boundaries
Light lines mark sub-district boundaries)
1 dot = 100 persons

 Commercial and Industrial
 Parks [areas]
 Non-occupied areas

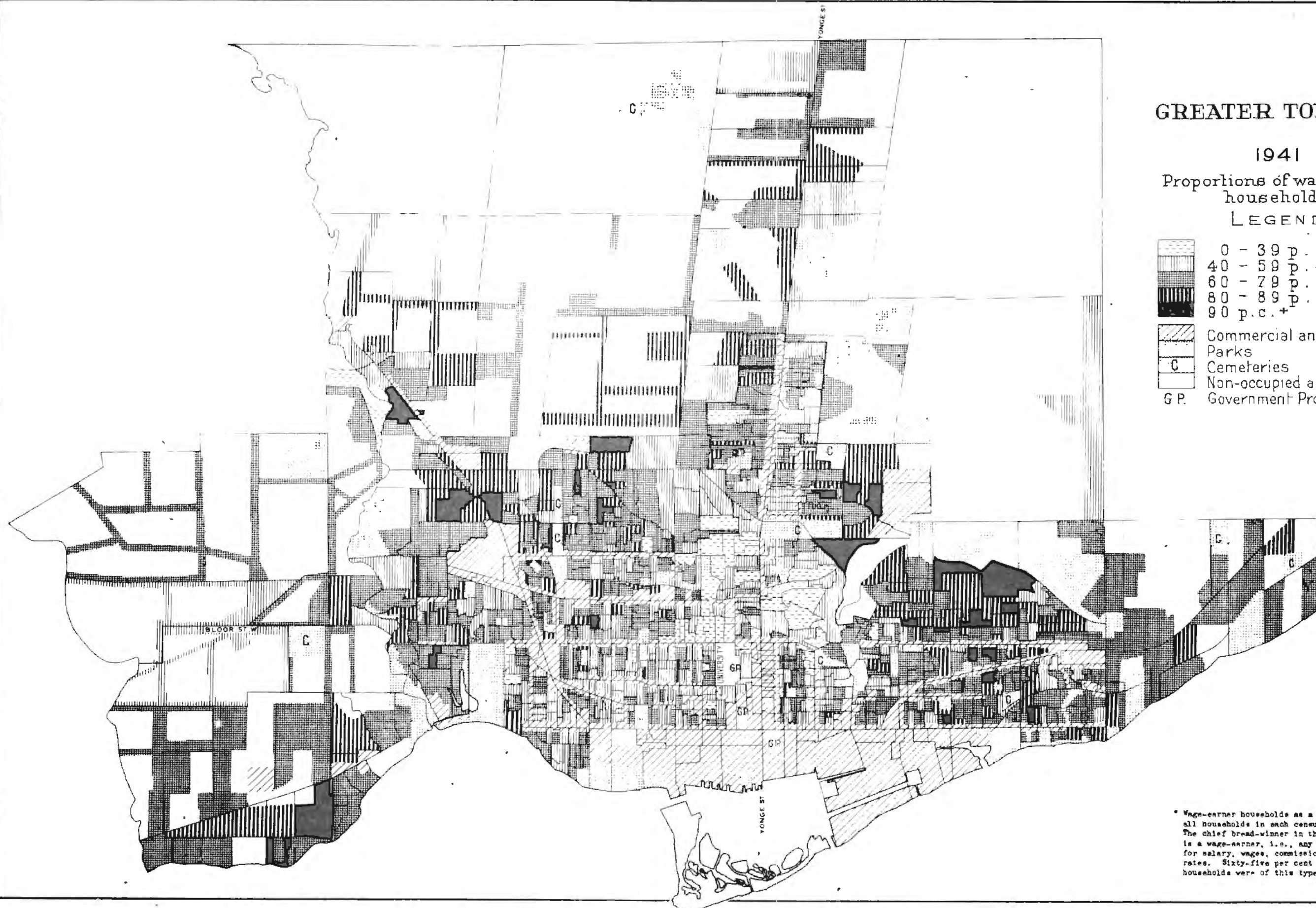
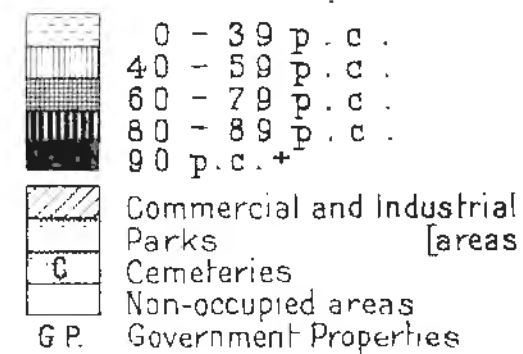


GREATER TORONTO

1941

Proportions of wage-earner
households *

LEGEND



* Wage-earner households as a percentage of all households in each census sub-district. The chief bread-winner in these households is a wage-earner, i.e., any person who works for salary, wages, commission, or on piece rates. Sixty-five per cent of all Toronto households were of this type in 1941.

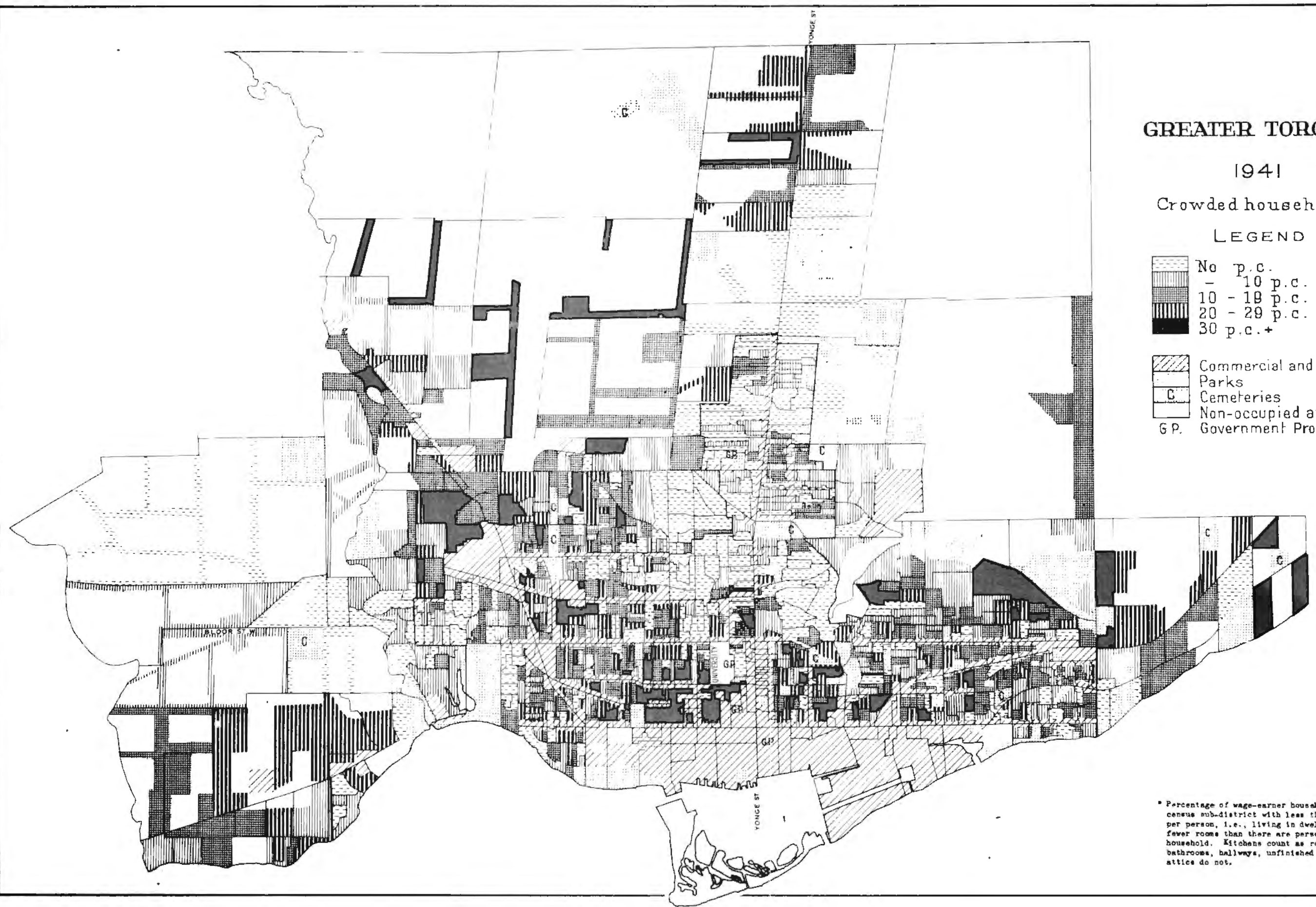
GREATER TORONTO

1941

Crowded households*

LEGEND

- No p.c.
- 10 p.c.
- 10 - 19 p.c.
- 20 - 29 p.c.
- 30 p.c. +
- Commercial and Industrial Parks [areas]
- C Cemeteries
- Non-occupied areas
- G.P. Government Properties



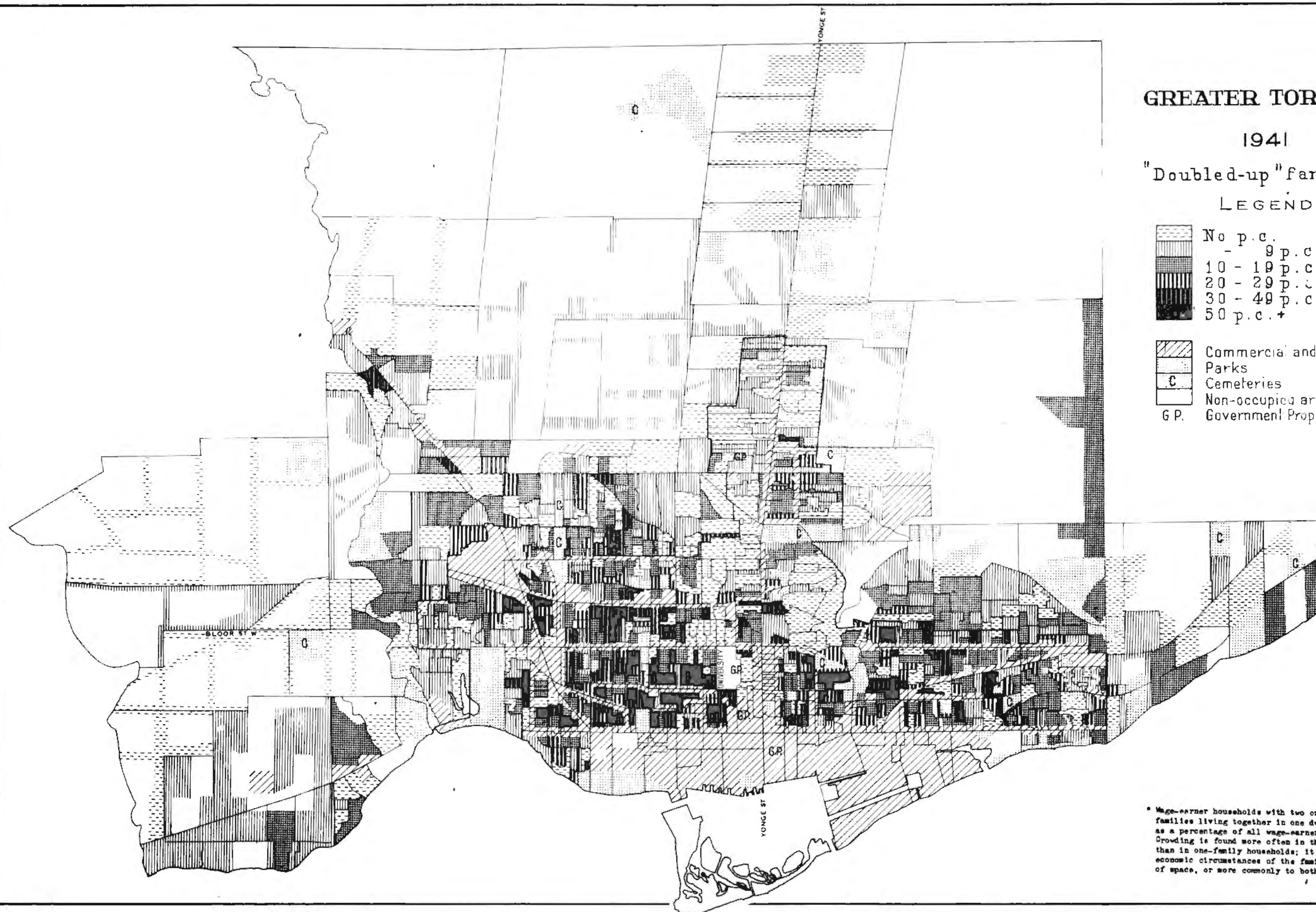
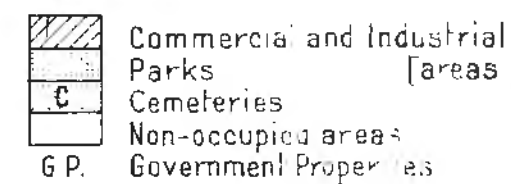
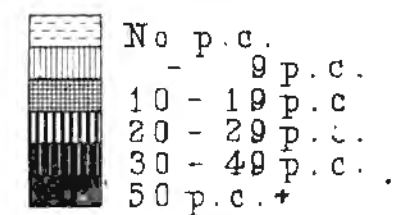
* Percentage of wage-earner households in each census sub-district with less than one room per person, i.e., living in dwellings with fewer rooms than there are persons in the household. Kitchens count as rooms, but bathrooms, hallways, unfinished cellars and attics do not.

GREATER TORONTO

1941

"Doubled-up" families*

LEGEND



* Wage-earner households with two or more families living together in one dwelling unit as a percentage of all wage-earner households. Crowding is found more often in these households than in one-family households; it may be due to economic circumstances of the families, to lack of space, or more commonly to both.





GREATER TORONTO





1941

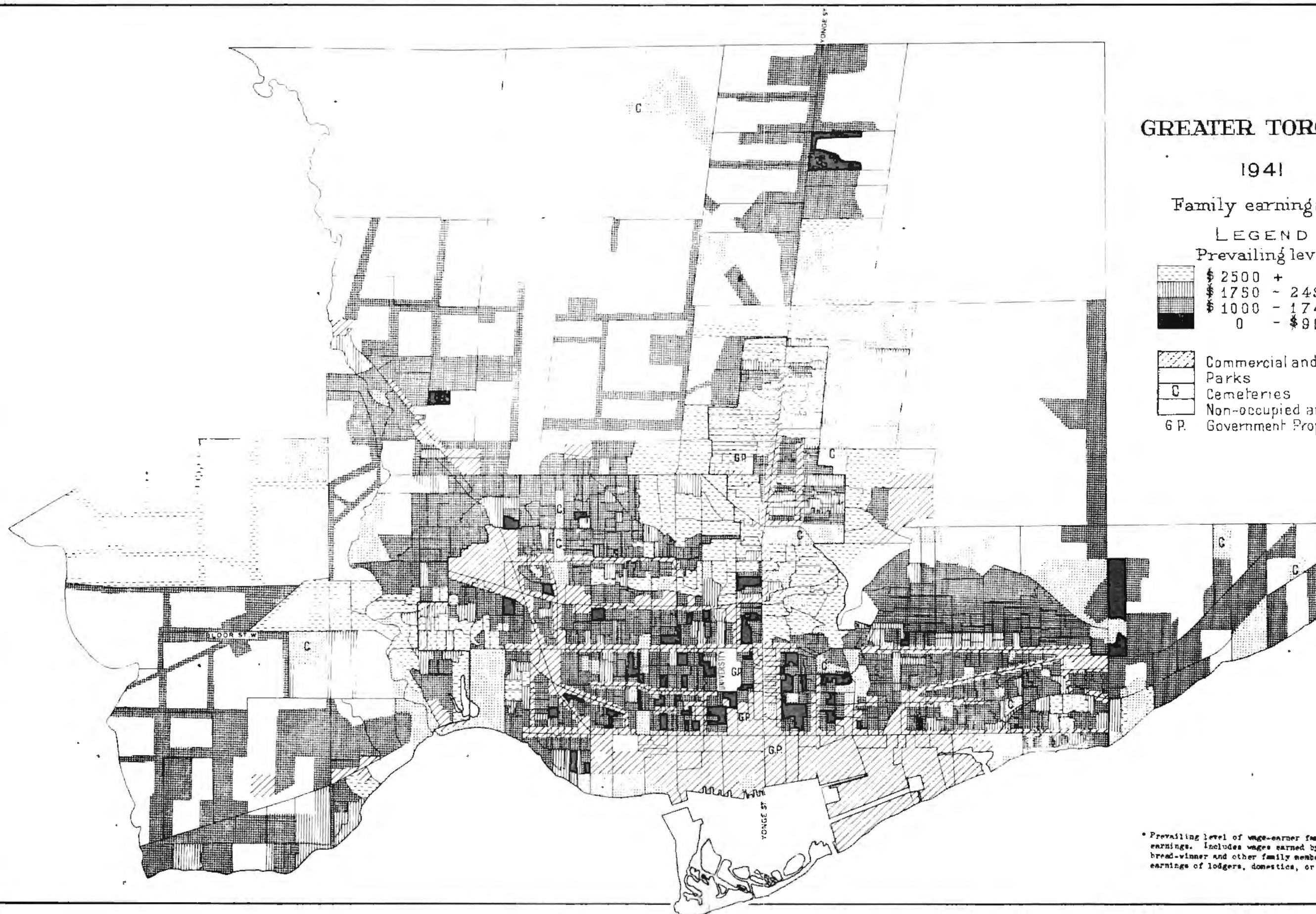
Family earnings*

LEGEND

Prevailing level

| | |
|---|----------------|
|  | \$ 2500 + |
|  | \$ 1750 - 2499 |
|  | \$ 1000 - 1749 |
|  | 0 - \$999 |

| | |
|---|---|
|  | Commercial and Industrial Parks [areas] |
|  | Cemeteries |
|  | Non-occupied areas |
|  | G.P. Government Properties |



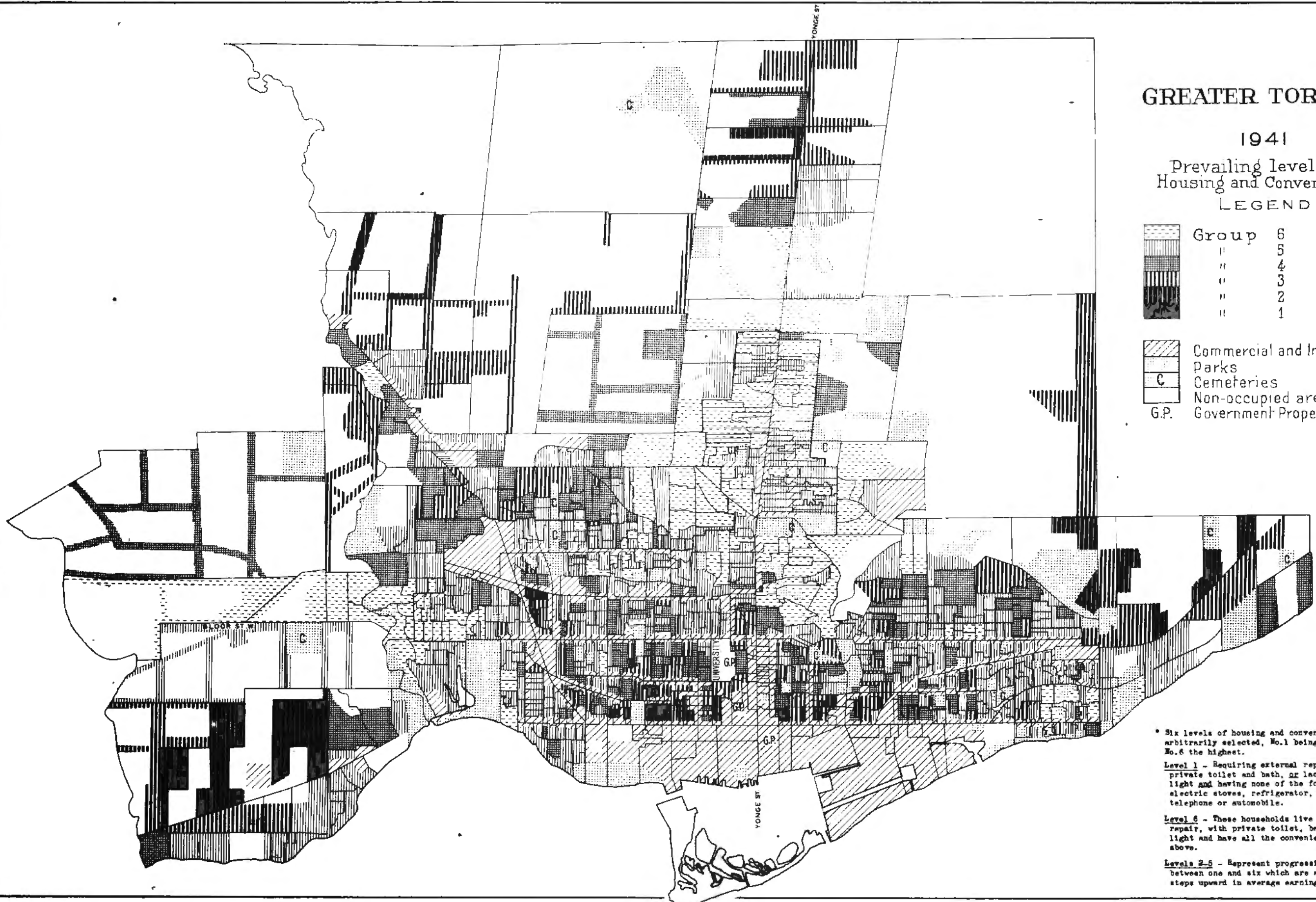
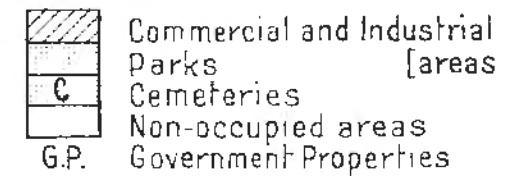
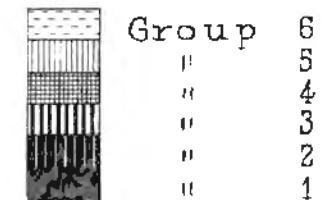
* Prevailing level of wage-earner family annual earnings. Includes wages earned by chief bread-winner and other family members, but not earnings of lodgers, domestics, or sub-tenants.

GREATER TORONTO

1941

Prevailing levels of
Housing and Conveniences*

LEGEND



* Six levels of housing and conveniences have been arbitrarily selected, No. 1 being the lowest and No. 6 the highest.

Level 1 - Requiring external repair, or lacking private toilet and bath, or lacking electric light and having none of the following: gas or electric stoves, refrigerator, vacuum cleaner, telephone or automobile.

Level 6 - These households live in homes in good repair, with private toilet, bath and electric light and have all the conveniences listed above.

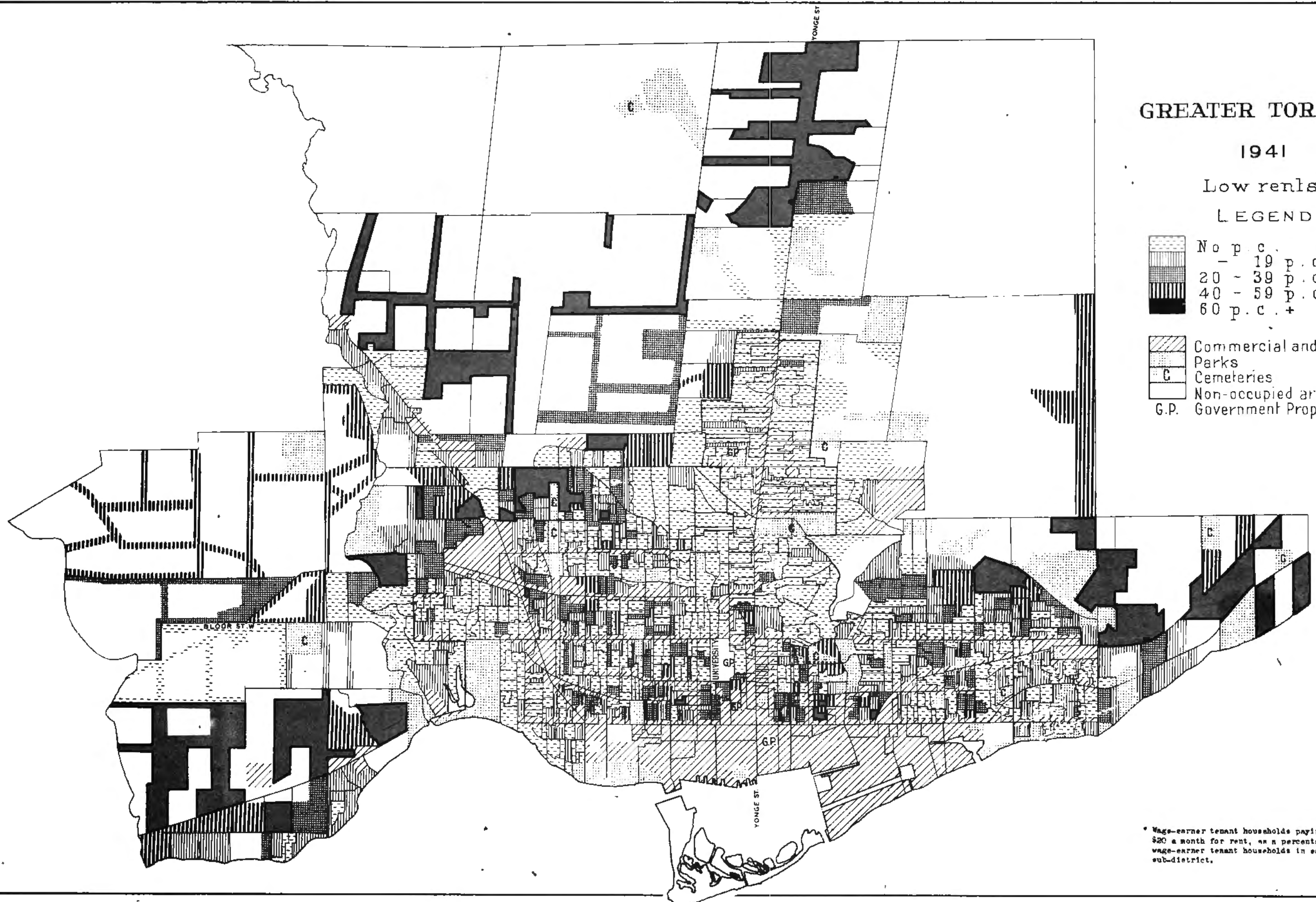
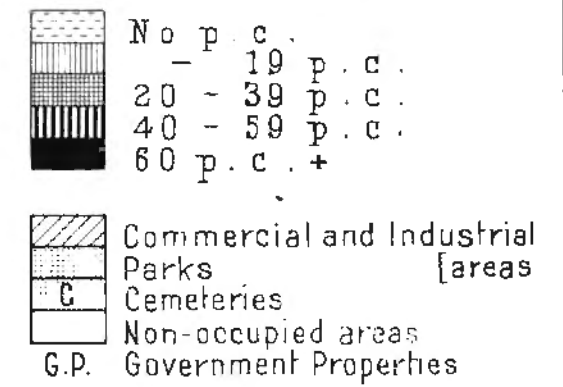
Levels 2-5 - Represent progressive gradations between one and six which are accompanied by steps upward in average earnings levels.

GREATER TORONTO

1941

Low rents*

LEGEND



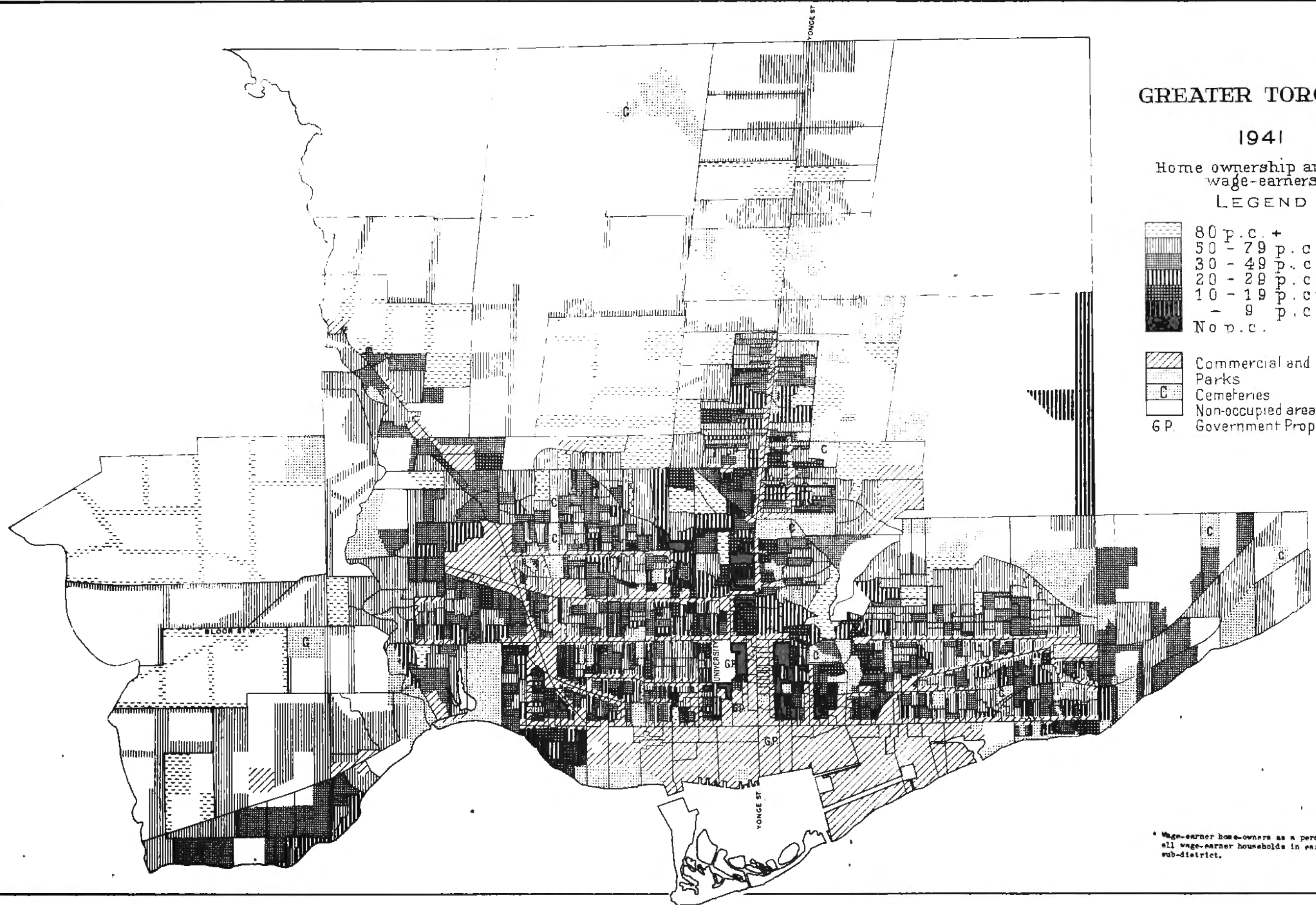
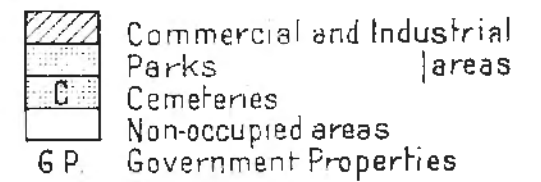
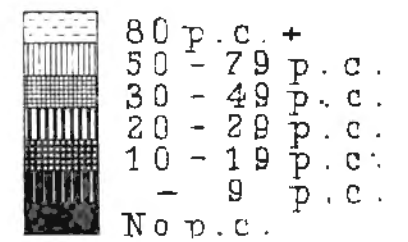
* Wage-earner tenant households paying less than \$20 a month for rent, as a percentage of all wage-earner tenant households in each census sub-district.

GREATER TORONTO

1941

Home ownership among
wage-earners *

LEGEND



* Wage-earner home-owners as a percentage of all wage-earner households in each census sub-district.